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INSURANCE COLLISION REPORT

December 1990

1990 Models: One Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1990 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	**Size**		**Make & Series**	**Size**	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chrysler LeBaron - 4Dr.	M	35	Nissan 300ZX	S	207
	GMC Safari Van	L	49	Chevrolet Corvette	S	192
	Ford Ext. Aerostar 4WD	L	53	Nissan 300ZX 2+2	M	181
	Eagle Premier	M	53	Ford Mustang	M	176
	Oldsmobile Silhouette	L	53	Honda Prelude	M	171
Claim Frequency (100 = 9.4)	Chrysler Imperial	M	46	Geo Storm	S	163
	Chrysler LeBaron - 4Dr.	M	46	Nissan 240SX	S	153
	Chrysler New Yorker	M	61	Toyota Celica	S	146
	Dodge Dynasty	M	65	Honda Civic CRX	S	145
	Buick Century - 4Dr.	M	67	Hyundai Excel - 2Dr.	S	144
Average Loss Payment Per Claim (100 = $2,229)	Eagle Premier	M	57	Chevrolet Corvette	S	210
	GMC Safari Van	L	60	BMW 325i - 2Dr.	M	187
	Mazda Wagon 4WD	L	64	Jaguar XJ6	L	182
	Ford Ext. Aerostar 4WD	L	67	Nissan 300ZX	S	165
	Oldsmobile Silhouette	L	70	Nissan 300ZX 2+2	M	157

* Results are relative - 100 represents the average for all 1990 passenger cars.
Size: S = Small, M = Midsize, L= Large

- In general, the models with the best results are large and midsized vehicles produced in the United States. Many of them are large passenger vans. Their results are at least 40 percent lower than the all-vehicle results.
- Most of the vehicles with the worst results are small two-door models or sports cars, many of them imported. Their results are at least 50 percent higher than the all-vehicle results.
- Collision coverage results continue to show substantial variations among vehicles grouped by size and body style.

Highlights

1990 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chevrolet Astro Cargo Van	37	Isuzu Standard Bed	141
	Ford F-250 Super Cab	43	Chevrolet Tracker 4x4	133
	GMC Vandura 3/4T	44	Toyota Standard Bed	129
Claim Frequency (100 = 9.4)	GMC 1500 Extended Cab	58	Isuzu Standard Bed	130
	Ford F-250 3/4T 4x4	58	Toyota Standard Bed	126
	Ford F-250 Super Cab 4x4	65	Mazda B Series Standard Bed	115
Average Loss Payment Per Claim (100 = $2,229)	Chevrolet Astro Cargo Van	42	Ford Bronco II	139
	GMC Vandura 3/4T	49	Chevrolet K10 Blazer	137
	Ford E-150 Econoline	58	Toyota 4Runner 4D Wgn 4x4	128

* Results are relative - 100 represents the average for all 1990 passenger cars.

- Among all vans, pickups and utility vehicles, vans and large utility vehicles have the lowest average loss payments per insured vehicle year; small pickups and intermediate utlity vehicles have the highest.
- Standard-size pickups have substantially better results than small pickups and the results for large utility vehicles are much better than those for small and intermediate utility vehicles.
- Small pickups and standard pickups have similar average loss payments per claim, but the small pickups have substantially higher claim frequencies.

1990 Models During Their First Year

Table 1 summarizes the 1990 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first year of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 157 individual 1990 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1990 vehicles combined were 9.4 for claim frequency, $2,229 for average loss payment per claim, and $208 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

Nine of the 13 vehicles with the best overall collision coverage results are large domestic models and eight of these are passenger vans. The other four are midsize cars, all of which are Chrysler products. No small cars and no imported models appear on the list of cars with the best collision results.

However, imported cars -- mostly small and midsize models -- dominate the list of vehicles with the worst overall collision coverage results.

Detailed collision coverage results for all 1990 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1990 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for 1990 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Chrysler LeBaron	4Dr.	Midsize	35	Nissan 300ZX	Sp.	Small	207
GMC Safari Van	P.V.	Large	49	Chevrolet Corvette	Sp.	Small	192
Ford Extended Aerostar 4WD	P.V.	Large	53	Nissan 300ZX 2+2	Sp.	Midsize	181
Eagle Premier	4Dr.	Midsize	53	Ford Mustang	Sp.	Midsize	176
Oldsmobile Silhouette	P.V.	Large	53	Honda Prelude	2Dr.	Midsize	171
Chrysler Imperial	Lux.	Midsize	54	Nissan 240SX	2Dr.	Small	159
Dodge Caravan	P.V.	Large	57	Geo Storm	2Dr.	Small	159
Chrysler New Yorker	4Dr.	Midsize	57	Jaguar XJ6	Lux.	Large	159
Plymouth Grand Voyager	P.V.	Large	58	Toyota Celica	2Dr.	Small	158
Oldsmobile Ninety-Eight	4Dr.	Large	59	BMW 325i 2D	Lux.	Midsize	156
Pontiac Trans Sport	P.V.	Large	59	Dodge Daytona	2Dr.	Small	156
Plymouth Voyager	P.V.	Large	60	Plymouth Laser	2Dr.	Small	152
Dodge Grand Caravan	P.V.	Large	60	Eagle Talon 4WD	2Dr.	Small	151

P.V. = Passenger Van; Sp. = Sports; Lux. = Luxury

* 100 represents the average for all 1990 passenger cars ($208)

Table 2: 1990
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	1,142,773	100 = 9.4	100 = $2,229	100 = $208
		SMALL CARS			
Two-Door Models		190,773	128	103	132
Honda	Civic	12,064	104	84	88
Toyota	Tercel	9,354	114	81	92
Ford	Festiva	3,912	108	107	115
Geo	Metro	3,225	119	97	115
Eagle	Talon	3,453	129	90	116
Toyota	Corolla	1,372	121	98	119
Ford	Escort	16,940	111	108	119
Mazda	323	2,998	115	107	123
Ford	Probe	13,175	115	108	125
Nissan	Sentra	14,880	118	107	127
Dodge	Shadow	2,549	134	95	128
Plymouth	Sundance	1,975	124	106	131
Mazda	MX-6	5,333	105	127	133
Acura	Integra	15,651	137	102	140
Mitsubishi	Eclipse	17,096	141	101	143
Hyundai	Excel	4,966	144	104	150
Mitsubishi	Eclipse 4WD	1,205	128	117	150
Eagle	Talon 4WD	1,806	116	130	151
Plymouth	Laser	14,208	139	109	152
Dodge	Daytona	5,357	141	110	156
Toyota	Celica	11,200	146	108	158
Geo	Storm	11,651	163	98	159
Nissan	240SX	7,891	153	104	159
Four-Door Models		118,079	109	99	108
Plymouth	Horizon	2,141	96	86	83
Plymouth	Sundance	2,501	102	85	87
Ford	Escort	7,753	94	101	94
Honda	Civic	20,248	119	80	96
Toyota	Corolla	18,169	97	100	97
Dodge	Shadow	2,791	114	89	101

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Dodge	Omni	2,183	101	101	102
Mitsubishi	Mirage	2,252	99	105	104
Acura	Integra	8,675	124	88	108
Nissan	Sentra	2,985	112	103	115
Geo	Prizm	26,739	106	110	117
Hyundai	Excel	4,306	127	100	127
Mazda	323	7,210	114	113	128
Volkswagen	Jetta	4,453	119	112	133
Station Wagons/Passenger Vans		11,176	83	92	76
Subaru	Loyale 4WD	2,666	73	83	61
Honda	Civic	2,234	80	79	63
Toyota	Corolla	2,068	88	105	92
Ford	Escort	1,932	88	112	98
Sports Models		32,693	107	117	125
Mazda	MX-5 Miata Conv	13,251	88	93	82
Honda	Civic CRX	5,968	145	91	132
Chevrolet	Corvette	2,249	92	210	192
Nissan	300ZX	6,779	125	165	207
		MIDSIZE CARS			
Two-Door Models		100,644	109	99	108
Chevrolet	Lumina	4,998	78	91	70
Buick	Skylark	1,535	104	75	78
Pontiac	Grand Prix	6,146	95	83	79
Pontiac	Sunbird	6,899	103	85	87
Oldsmobile	Cutlass	2,813	111	82	91
Pontiac	Grand Am	13,893	96	101	97
Honda	Accord	8,075	112	88	98
Buick	Regal	6,360	105	94	99
Chrysler	LeBaron Conv	4,704	104	105	109
Oldsmobile	Calais	3,970	109	102	111

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Chrysler	LeBaron	2,235	114	110	126
Chevrolet	Cavalier	23,407	123	102	126
Chevrolet	Beretta	10,866	124	111	138
Honda	Prelude	2,706	133	128	171
Four-Door Models		330,250	89	94	84
Chrysler	LeBaron	1,598	46	76	35
Eagle	Premier	1,254	92	57	53
Chrysler	New Yorker	3,114	61	95	57
Buick	Century	11,404	67	94	63
Oldsmobile	Cutlass	8,094	92	70	64
Chevrolet	Lumina	32,776	85	79	67
Pontiac	6000	2,468	79	85	68
Dodge	Dynasty	5,619	65	106	69
Pontiac	Grand Prix	4,610	80	89	71
Dodge	Spirit	7,047	79	95	75
Toyota	Camry	32,448	79	97	76
Oldsmobile	Cutlass Ciera	9,903	74	104	77
Ford	Taurus	15,014	78	102	80
Pontiac	Grand Am	6,811	85	94	80
Chrysler	New Yorker 5th Ave	4,838	73	110	80
Ford	Tempo	16,686	86	93	80
Plymouth	Acclaim	9,591	81	101	82
Mercury	Sable	5,200	86	100	86
Mercury	Topaz	6,893	86	100	87
Pontiac	Sunbird	1,400	83	107	88
Honda	Accord	53,860	101	89	90
Buick	Skylark	6,494	94	97	91
Subaru	Legacy	6,062	105	87	91
Oldsmobile	Calais	3,523	99	93	93
Chevrolet	Corsica	12,020	115	81	93
Volvo	240	3,074	86	111	95
Mitsubishi	Galant	4,787	91	105	96
Chevrolet	Cavalier	6,025	101	97	98
Nissan	Stanza	6,975	111	90	100
Nissan	Maxima	15,008	97	103	100
Lexus	ES 250	2,751	91	111	101
Toyota	Cressida	1,066	96	107	103

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Mazda	929	2,178	86	123	105
Mazda	626	10,721	87	126	109
Subaru	Legacy 4WD	3,762	113	97	110
Hyundai	Sonata	2,297	120	103	123
Station Wagons/Passenger Vans		33,649	87	98	85
Mercury	Sable	2,171	85	80	68
Toyota	Camry	2,191	82	83	68
Chevrolet	Celebrity	1,261	78	94	73
Subaru	Legacy	3,175	98	78	76
Nissan	Axxess	4,189	94	89	83
Chevrolet	Cavalier	1,919	86	99	86
Ford	Taurus	7,442	75	118	88
Volvo	240	1,509	69	133	91
Subaru	Legacy 4WD	6,750	103	93	95
Sports Models		28,423	122	128	156
Ford	Mustang Conv	1,916	103	113	116
Chevrolet	Camaro	7,021	121	110	133
Pontiac	Firebird	4,217	136	110	150
Ford	Mustang	10,937	124	143	176
Nissan	300ZX 2+2	3,147	115	157	181
Luxury Models		44,373	91	118	107
Chrysler	Imperial	1,131	46	117	54
Lincoln	Continental	5,334	79	97	77
Buick	Riviera	2,878	90	85	77
Cadillac	Eldorado	2,713	85	98	83
Volvo	740/760 SW	2,450	99	84	83
Lincoln	Mark VII	1,776	69	126	87
Mercedes	190E	1,525	92	99	91
Oldsmobile	Toronado	1,332	90	108	97
Acura	Legend 4D	7,285	98	100	98
Cadillac	Seville	1,779	70	154	108
Volvo	740/760 4D	4,673	95	115	110

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Acura	Legend 2D	2,468	99	117	115
BMW	500 Series	2,933	87	148	128
BMW	325i 2D	1,042	84	187	156
		LARGE CARS			
Two-Door Models		21,827	98	97	95
Mercury	Cougar	9,950	102	94	96
Ford	Thunderbird	10,824	97	99	96
Four-Door Models		74,702	77	97	75
Oldsmobile	Ninety-Eight	6,229	79	75	59
Chevrolet	Caprice	5,499	76	83	63
Buick	LeSabre	19,829	75	90	68
Buick	Electra	6,335	71	96	69
Ford	Crown Victoria	6,244	71	101	72
Mercury	Grand Marquis	11,684	75	105	79
Oldsmobile	Eighty-Eight	11,781	81	103	83
Pontiac	Bonneville	7,097	84	110	93
Station Wagons/Passenger Vans		108,345	82	77	63
GMC	Safari Van	2,331	82	60	49
Ford	Ext. Aerostar 4WD	1,383	78	67	53
Oldsmobile	Silhouette	2,304	77	70	53
Dodge	Caravan	15,620	75	76	57
Plymouth	Grand Voyager	12,651	82	71	58
Pontiac	Trans Sport	3,159	69	86	59
Plymouth	Voyager	15,649	81	74	60
Dodge	Grand Caravan	12,664	82	73	60
Chevrolet	Astro Van	8,024	82	76	62
Chevrolet	Lumina APV	6,458	82	85	69
Ford	Aerostar	8,206	82	86	70
Ford	Extended Aerostar	7,010	82	89	73
Mazda	Wagon 4WD	1,469	120	64	77
Mazda	Wagon	5,541	117	77	91

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (cont'd)			
Luxury Models		47,833	90	121	109
Cadillac	Brougham	4,722	78	94	74
Mercedes	300D/E	2,479	80	114	91
Infiniti	Q45	1,147	110	88	97
Cadillac	Fleetwood 4D	2,629	89	109	97
Lincoln	Town Car	10,705	76	131	99
Cadillac	DeVille 4D	11,814	101	106	107
Mercedes	SEL/SDL Series	1,576	88	128	113
Lexus	LS 400	5,785	93	128	119
Cadillac	DeVille 2D	2,360	95	145	137
Jaguar	XJ6	2,129	87	182	159

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.y

Table 3: 1990
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		25,902	88	65	57
Chevrolet	Astro Cargo Van	3,089	88	42	37
GMC	Vandura (3/4T)	1,921	89	49	44
Ford	E-150 Econoline (1/2-3/4T)	4,759	89	58	52
Chevrolet	Chevy Van (3/4T)	6,167	86	66	57
Dodge	B150 Cargo Van	1,678	77	76	59
Ford	E-250 Econoline (3/4T)	1,112	92	72	67
Dodge	B250 Cargo Van	3,059	81	87	70
		PICKUPS			
Small Pickups		101,290	95	98	93
Chevrolet	S10 Extended Cab	1,459	68	91	62
Mazda	B Series Cab Plus	2,324	99	64	64
Dodge	Dakota Club	3,184	86	75	65
Dodge	Dakota (1/2T)	3,518	81	82	66
Ford	Ranger Super Cab 4x4	3,129	70	100	70
Ford	Ranger Super Cab	6,948	85	83	70
Nissan	King Cab 4x4	1,205	95	89	84
Toyota	Xtra Cab 4x4	4,092	71	119	85
Dodge	D150 (1/2T)	2,681	87	105	91
Nissan	King Cab	2,315	102	90	92
Chevrolet	T10 4x4	1,039	86	107	92
Chevrolet	T10 Extended Cab 4x4	1,316	76	122	93
Chevrolet	S10	10,173	101	93	93
GMC	S15	2,102	97	96	93
Toyota	Xtra Cab	2,723	106	89	94
Nissan	Standard Bed 4x4	1,296	105	92	97
Ford	Ranger	20,144	91	106	97
Mitsubishi	Standard Bed	2,701	110	93	103
Nissan	Standard Bed	7,553	110	98	108
Mazda	B Series Standard Bed	3,128	115	94	108
Toyota	Standard Bed 4x4	3,505	91	120	109
Ford	Ranger 4x4	2,222	87	128	112

Table 3: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Toyota	Standard Bed	4,666	126	102	129
Isuzu	Standard Bed	2,562	130	109	141
Standard Pickups		112,347	73	94	69
Ford	F-250 Super Cab	2,330	66	64	43
Chevrolet	10 Extended Cab (1/2T) 4x4	3,071	68	66	45
GMC	1500 Extended Cab 4x4	1,027	66	67	45
Ford	F-250 (3/4T)	2,203	67	76	51
Chevrolet	2500 Series (3/4T) 4x4	2,016	74	70	51
Ford	F-150 Super Cab	6,424	72	78	56
GMC	1500 Extended Cab	1,920	58	98	57
Ford	F-150 Super Cab 4x4	2,454	77	81	62
Chevrolet	10 Extended Cab (1/2T)	6,692	76	83	63
Chevrolet	2500 Series (3/4T)	1,099	74	89	66
Chevrolet	20 Extended Cab (3/4T) 4x4	1,380	91	74	67
Ford	F-150 (1/2-3/4T)	19,173	72	94	68
Ford	F-150 (1/2-3/4T) 4x4	10,287	69	98	67
Dodge	W150 (1/2T) 4x4	1,033	76	88	68
Ford	F-250 (3/4T) 4x4	4,342	58	116	68
GMC	1500 Series (1/2T) 4x4	2,822	71	99	70
Dodge	D250 (3/4T)	1,084	83	86	72
Ford	F-250 Super Cab 4x4	2,448	65	111	72
GMC	1500 Series (1/2T)	5,097	74	100	74
Chevrolet	1500 Series (1/2T) 4x4	10,766	68	111	75
Chevrolet	1500 Series (1/2T)	18,529	79	104	82
Dodge	W250 (3/4T) 4x4	1,539	90	93	84
Dodge	Dakota (1/2T) 4x4	1,295	89	105	94
		UTILITY VEHICLES			
Small Utility Vehicles		25,452	80	111	89
Ford	Bronco II 4x4	7,139	66	104	69
Jeep	Wrangler	6,689	71	106	75
Ford	Bronco II	5,046	73	139	102
Chevrolet	Tracker 4x4	4,001	112	120	133

Table 3: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (cont'd)			
Intermediate Utility Vehicles		71,563	85	113	96
Ford	Bronco	6,954	69	93	64
Jeep	Cherokee 4D	1,875	71	100	71
Isuzu	Trooper 4D 4x4	4,610	86	86	74
Chevrolet	S10 Blazer	3,933	79	108	85
GMC	S15 Jimmy	1,036	77	115	88
Jeep	Cherokee 2D 4x4	2,850	75	117	88
Jeep	Cherokee 4D 4x4	14,286	75	118	88
Toyota	4Runner 4D Wagon	1,450	92	98	90
Chevrolet	T10 Blazer 4x4	8,973	98	96	94
GMC	T15 Jimmy 4x4	2,541	99	97	96
Mitsubishi	Montero 4D 4x4	1,899	89	111	98
Chevrolet	K10 Blazer (1/2T)	2,093	76	137	103
Nissan	Pathfinder 4D 4x4	1,618	95	117	111
Toyota	4Runner 4D Wagon 4x4	12,135	99	128	127
Large Utility Vehicles		8,756	76	79	60
Chevrolet	Suburban (1/2T) 4x4	2,293	65	68	45
Chevrolet	Suburban (1/2T)	2,872	83	67	55
GMC	Suburban (1/2T)	1,237	80	76	60

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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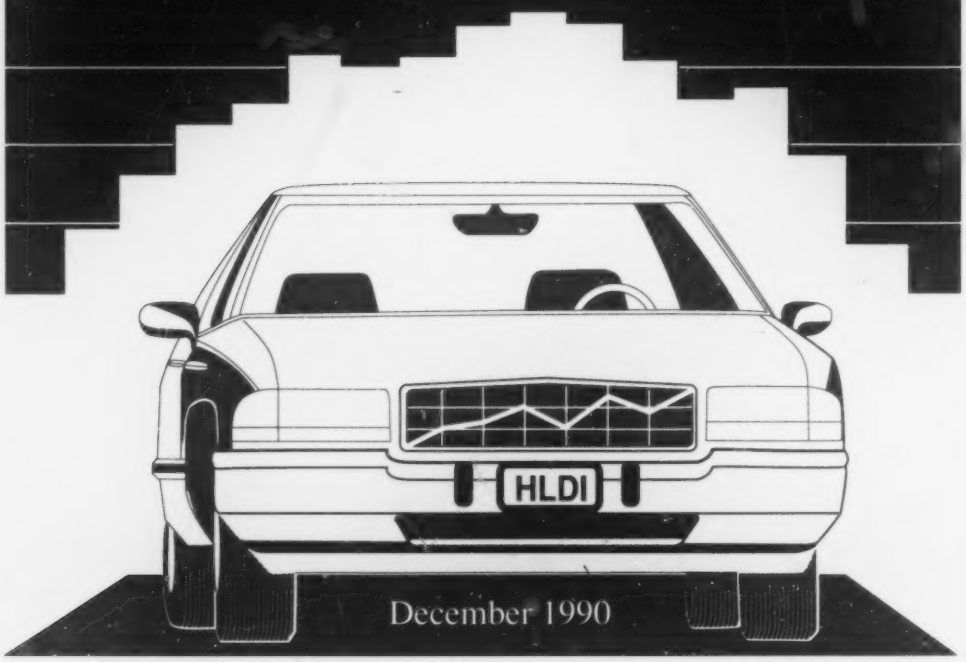

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Highlights

1989 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	**Size**		**Make & Series**	**Size**	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chevrolet Astro Van	L	53	Porsche 944 Coupe	S	289
	Plymouth Grand Voyager	L	54	Plymouth Conquest	S	286
	Dodge Caravan	L	56	BMW 735/750 iL	L	258
	Chevrolet Caprice - 4Dr.	L	57	BMW 325i - 2Dr.	M	222
	GMC Safari Van	L	57	BMW 735i	L	215
Claim Frequency (100 = 9.4)	Porsche 911 Targa/Cabr.	S	41	Plymouth Conquest	S	198
	Mercedes 560SL	S	55	Isuzu Impulse	S	164
	Chrysler 5th Avenue	L	65	Eagle Medallion	M	151
	Dodge Colt Vista 4WD	M	66	Subaru XT Coupe	S	150
	Dodge Dynasty	M	67	Honda Civic CRX	S	149
Average Loss Payment Per Claim (100 = $2,213)	Chevrolet Astro Van	L	64	Porsche 911 Targa/Cabr.	S	408
	Pontiac Safari S.W.	L	64	Porsche 944 Coupe	S	282
	Plymouth Grand Voyager	L	68	BMW 735/750 iL	L	258
	Mazda RX-7 Conv.	S	68	Mercedes 560SL	S	222
	GMC Safari Van	L	69	Chevrolet Corvette	S	222

* Results are relative - 100 represents the average for all 1989 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- There is a pronounced size relationship, particularly in claim frequency, with smaller cars having higher claim frequencies.
- Sports and Luxury models have the highest average loss payments per claim. Large passenger vans and station wagons have the lowest.
- Although the Porsche 911 Targa/Cabriolet has the lowest claim frequency, its average loss payment per claim at more than four times the all-vehicle average is the highest.

Highlights

1989 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chevrolet Sportvan 3/4T	30	Range Rover	325
	GMC 1500 Extended Cab 4x4	32	Toyota 4Runner Wagon	148
	Ford E-150 Club Wagon	40	Toyota Standard Bed 4x4	141
Claim Frequency (100 = 9.4)	Dodge B150	47	Range Rover	134
	Dodge Ramcharger	56	Toyota 4Runner	125
	Dodge B250	56	Nissan Standard Bed	123
Average Loss Payment Per Claim (100 = $2,213)	Chevrolet Sportvan 3/4T	45	Range Rover	243
	GMC 1500 Extended Cab 4x4	48	GMC Jimmy 1/2T	138
	Ford E-150 Club Wagon	51	Ford Bronco II 4x4	135

* Results are relative - 100 represents the average for all 1989 passenger cars.

- Vans and large utility vehicles have the lowest average loss payments per insured vehicle year; small pickups and small utility vehicles have the highest.
- Small and standard-size pickups have similar average loss payments per claim, but the frequency of collision claims is substantially higher for small pickups.
- The average claim frequencies for small, intermediate, and large utility vehicles are similar, but there are large decreases in the average loss payment per claim with increasing vehicle size.

1989 Models During Their First Year

Table 1 summarizes the 1989 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first two years of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 241 individual 1989 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1989 vehicles combined were 9.4 for claim frequency, $2,213 for average loss payment per claim, and $208 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

All of the 13 vehicles with the best overall collision coverage results are domestic models and twelve of these are classified as large vehicles. Ten are passenger vans or station wagons. Their results are approximately 40 percent below (better than) the overall result for all 1989 models combined.

Most of the cars with the worst overall collision coverage results are sports or luxury or small two-door models and most are European imports. Five BMW models, primarily because of their high average loss payments per claim, are included among the vehicles with the worst collision results.

Detailed collision coverage results for all 1989 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1989 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for 1989 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Chevrolet Astro Van	P.V.	Large	53	Porsche 944 Coupe	Sp.	Small	289
Plymouth Grand Voyager	P.V.	Large	54	Plymouth Conquest	2Dr.	Small	286
Dodge Caravan	P.V.	Large	56	BMW 735/750iL	Lux.	Large	258
Chevrolet Caprice	4Dr.	Large	57	BMW 325i 2D	Lux.	Midsize	222
GMC Safari Van	P.V.	Large	57	BMW 735i	Lux.	Large	215
Plymouth Voyager	P.V.	Large	58	Jaguar XJ-S	Lux.	Midsize	198
Dodge Grand Caravan	P.V.	Large	58	BMW 325i Conv.	Lux.	Midsize	190
Chevrolet Caprice	S.W.	Large	60	Mercedes 300SE	Lux.	Large	186
Pontiac Safari	S.W.	Large	60	Isuzu Impulse	2Dr.	Small	185
Ford Extended Aerostar	P.V.	Large	62	Chevrolet Corvette	Sp.	Small	183
Dodge Dynasty	4Dr.	Midsize	62	BMW 325i 4D	Lux.	Midsize	179
Ford Crown Victoria	4Dr.	Large	63	Peugeot 405	4Dr.	Midsize	179
Ford Aerostar	P.V.	Large	64	Volkswagen Jetta	2Dr.	Small	176

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports; Lux. = Luxury
* 100 represents the average for all 1989 passenger cars ($208)

Table 2: 1989
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	5,217,013	100 = 9.4	100 = $2,213	100 = $208
		SMALL CARS			
Two-Door Models		862,624	121	104	126
Subaru	Justy	8,778	92	101	93
Subaru	Justy 4WD	1,819	99	94	93
Honda	Civic	37,852	107	87	94
Mazda	323	21,154	96	100	96
Subaru	DL/GL	1,100	107	91	98
Toyota	Tercel	57,246	121	84	102
Plymouth	Colt	14,396	108	98	106
Mercury	Tracer	15,168	105	101	107
Mitsubishi	Precis	5,482	111	96	107
Ford	Festiva	30,252	108	101	109
Hyundai	Excel	33,924	122	90	110
Plymouth	Sundance	17,552	126	88	111
Volkswagen	Golf	4,727	109	103	112
Dodge	Colt	17,853	110	105	115
Chevrolet	Spectrum	11,758	117	99	116
Dodge	Shadow	16,231	136	86	117
Ford	Escort	101,507	115	103	119
Volkswagen	Fox	8,985	116	107	124
Daihatsu	Charade	5,227	112	115	129
Toyota	Corolla	19,532	130	100	130
Subaru	GL 4WD	1,254	105	123	130
Geo	Metro	14,540	133	99	132
Mitsubishi	Mirage	2,220	127	105	133
Ford	Probe	118,245	116	114	133
Mazda	MX-6	28,350	108	123	133
Nissan	Pulsar	13,087	147	91	134
Nissan	Sentra	68,723	128	105	134
Pontiac	Lemans	16,778	136	104	141
Volkswagen	GTI	1,229	131	107	141
Subaru	XT Coupe	2,475	150	95	143
Toyota	Celica	31,864	141	101	143
Toyota	Celica Conv	3,950	135	112	151

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Volkswagen	Cabriolet	4,652	120	126	151
Saab	900 Conv	1,626	107	142	152
Acura	Integra	27,150	136	112	153
Dodge	Daytona	39,496	137	114	156
Isuzu	I-Mark	2,021	129	123	158
Suzuki	Swift	2,237	146	110	161
Subaru	XT Coupe 4WD	2,228	140	114	161
Nissan	240SX	37,229	144	113	163
Saab	900	6,358	121	144	175
Volkswagen	Jetta	1,231	140	126	176
Isuzu	Impulse	1,702	164	113	185
Plymouth	Conquest	2,222	198	144	286
Four-Door Models		503,203	109	96	105
Toyota	Corolla 4WD	1,273	82	89	73
Plymouth	Horizon	20,960	98	83	82
Toyota	Tercel	1,030	111	79	88
Dodge	Omni	20,255	101	88	89
Ford	Escort	46,477	94	100	94
Subaru	GL 4WD	1,891	88	107	95
Toyota	Corolla	78,947	98	99	97
Honda	Civic	71,139	113	88	100
Plymouth	Sundance	21,496	114	87	100
Dodge	Shadow	19,362	118	86	101
Subaru	DL/GL	7,373	106	97	103
Mazda	323	26,786	97	108	105
Mercury	Tracer	6,993	97	113	110
Volkswagen	Fox	6,132	118	95	111
Chevrolet	Spectrum	12,677	116	96	112
Hyundai	Excel	57,863	129	87	113
Mitsubishi	Precis	1,605	128	89	114
Nissan	Sentra	26,703	114	103	116
Volkswagen	Golf	4,673	121	98	118
Isuzu	I-Mark	2,650	113	105	118
Eagle	Summit	13,058	113	108	121
Acura	Integra	4,621	114	107	122
Geo	Metro	3,948	126	98	124
Pontiac	Lemans	9,061	131	96	125

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Mitsubishi	Mirage	6,449	127	101	128
Volkswagen	Jetta	23,544	124	110	135
Saab	900	4,718	106	131	139
Station Wagons/Passenger Vans		63,913	85	99	84
Honda	Civic	6,362	79	90	72
Honda	Civic 4WD	1,220	92	81	75
Toyota	Corolla 4WD	3,411	84	90	76
Ford	Escort	12,436	78	98	76
Mercury	Tracer	4,316	79	97	76
Toyota	Corolla	7,827	88	90	79
Plymouth	Colt	1,850	74	113	84
Nissan	Sentra	1,475	92	95	88
Subaru	DL/GL	4,727	91	101	92
Volkswagen	Fox	1,073	85	110	93
Subaru	DL/GL 4WD	10,611	79	120	94
Toyota	Van	2,407	113	84	95
Dodge	Colt	1,982	88	108	95
Sports Models		65,403	117	131	152
Cadillac	Allante Conv	1,204	80	87	70
Mazda	RX-7 Conv	1,170	110	68	75
Chrysler	TC Conv	1,097	79	133	105
Buick	Reatta	3,569	82	148	121
Mercedes	560SL Conv	4,051	55	222	122
Mazda	RX-7	3,265	122	114	138
Honda	Civic CRX	27,245	149	96	143
Chevrolet	Corvette Conv	4,259	71	207	147
Nissan	300ZX	1,920	116	129	149
Toyota	MR2	2,975	141	110	154
Porsche	911 Targa/Cabriolet	1,272	41	408	166
Chevrolet	Corvette	9,201	83	222	183
Porsche	944 Coupe	1,475	103	282	289

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS			
Two-Door Models		677,419	109	98	107
Buick	Century	2,926	76	91	69
Plymouth	Reliant	1,745	77	97	75
Dodge	Aries	1,615	89	89	79
Oldsmobile	Cutlass	42,515	101	85	86
Oldsmobile	Cutlass Ciera	5,493	81	110	89
Pontiac	Grand Prix	64,898	98	93	91
Buick	Regal	41,245	103	88	91
Ford	Tempo	11,848	102	90	91
Pontiac	Grand Am	78,789	95	101	96
Buick	Skylark	7,669	100	99	99
Mercury	Topaz	3,432	111	89	100
Oldsmobile	Calais	32,156	104	101	105
Chevrolet	Cavalier Conv	5,088	102	108	110
Buick	Skyhawk	3,945	123	91	111
Pontiac	Sunbird	38,345	115	98	112
Chevrolet	Cavalier	108,458	114	98	112
Chrysler	LeBaron	20,604	112	104	116
Chrysler	LeBaron Conv	22,748	104	113	118
Honda	Accord	53,988	117	103	120
Honda	Prelude	37,644	127	99	126
Chevrolet	Beretta	89,890	127	102	129
Merkur	XR4Ti	1,333	116	121	140
Pontiac	Sunbird Conv	1,027	137	108	148
Four-Door Models		1,382,690	90	97	87
Dodge	Dynasty	39,913	67	93	62
Plymouth	Acclaim	30,000	77	85	66
Buick	Century	58,469	78	87	68
Dodge	Aries	15,086	76	92	70
Dodge	Spirit	24,413	78	92	72
Plymouth	Reliant	16,760	82	88	72
Chevrolet	Celebrity	53,402	82	89	72
Oldsmobile	Cutlass Ciera	84,267	72	102	74
Toyota	Camry	132,550	83	94	79
Ford	Tempo	84,368	87	90	79

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Eagle	Premier	17,944	86	93	80
Mercury	Topaz	37,024	89	91	81
Chrysler	New Yorker	44,214	72	113	81
Pontiac	Grand Am	37,429	86	96	82
Chevrolet	Cavalier	31,132	94	88	83
Pontiac	6000	25,661	85	97	83
Ford	Tempo 4WD	7,225	90	94	84
Ford	Taurus	106,492	88	98	87
Pontiac	Sunbird	10,125	90	98	88
Oldsmobile	Calais	23,410	96	93	89
Buick	Skyhawk	5,444	104	86	90
Buick	Skylark	20,051	99	93	93
Toyota	Camry 4WD	3,223	88	107	94
Mercury	Sable	38,790	92	103	95
Chevrolet	Corsica	83,225	116	84	97
Volvo	240	16,595	90	109	98
Chrysler	LeBaron	1,854	106	93	98
Mazda	626	40,286	87	114	99
Honda	Accord	149,898	106	99	105
Nissan	Maxima	50,807	100	106	106
Mitsubishi	Galant	25,053	93	114	106
Mazda	929	13,099	89	125	110
Toyota	Cressida	13,685	101	110	111
Nissan	Stanza	14,652	108	109	117
Hyundai	Sonata	16,088	116	102	118
Mitsubishi	Sigma	1,217	89	135	121
Eagle	Medallion	4,480	151	103	155
Peugeot	405	2,868	129	138	179
Station Wagons/Passenger Vans		117,333	82	94	76
Buick	Century	4,156	73	91	66
Chevrolet	Celebrity	12,708	79	86	68
Volvo	240	6,861	83	85	70
Oldsmobile	Cutlass Ciera	7,007	73	97	71
Toyota	Camry	12,183	75	95	71
Dodge	Colt Vista 4WD	1,591	66	113	75
Mercury	Sable	12,127	86	87	75
Ford	Taurus	39,466	82	93	77

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Pontiac	6000	2,587	70	117	82
Chevrolet	Cavalier	9,683	91	95	86
Plymouth	Colt Vista 4WD	1,369	71	122	87
Dodge	Colt Vista	2,873	85	104	88
Plymouth	Colt Vista	2,435	111	95	106
Eagle	Medallion	1,465	106	120	127
Sports Models		201,409	128	120	154
Chevrolet	Camaro Conv	3,263	97	129	125
Chevrolet	Camaro	58,898	132	108	142
Pontiac	Firebird	34,818	136	109	148
Ford	Mustang Conv	18,596	115	133	153
Toyota	Supra	10,122	114	139	159
Ford	Mustang	75,599	128	131	167
Luxury Models		197,775	98	130	127
Buick	Riviera	10,555	91	93	84
Lincoln	Continental	22,373	78	112	88
Cadillac	Eldorado	15,412	85	105	89
Cadillac	Seville	8,901	93	98	91
Volvo	740/760 SW	9,605	94	110	103
Sterling	Sterling 825/827	1,098	112	93	104
Acura	Legend 4D	20,276	103	105	108
Volvo	740/760 4D	23,059	101	112	113
Acura	Legend 2D	10,844	104	111	115
Saab	9000	4,515	105	110	116
Oldsmobile	Toronado	4,158	106	132	141
Jaguar	XJ-S Conv	1,411	81	178	143
Audi	100/200 4D	4,194	101	150	151
Mercedes	190D/E	7,610	104	151	157
Lincoln	Mark VII	13,597	91	177	160
Audi	80/90	1,563	121	139	167
BMW	500 Series	10,171	98	177	173
Mercedes	300CE	1,100	87	201	175
BMW	325i 4D	5,422	120	150	179

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
BMW	325i Conv	4,522	112	170	190
Jaguar	XJ-S	1,928	106	187	198
BMW	325i 2D	9,723	129	172	222
		LARGE CARS			
Two-Door Models		99,253	98	93	91
Oldsmobile	Eighty-Eight	2,534	86	96	82
Ford	Thunderbird	47,565	98	91	89
Mercury	Cougar	44,435	98	94	92
Buick	LeSabre	4,717	109	95	104
Four-Door Models		411,288	77	94	72
Chevrolet	Caprice	46,623	74	77	57
Ford	Crown Victoria	43,524	73	87	63
Chrysler	New Yorker 5th Ave	8,326	65	102	66
Buick	Electra	36,180	76	96	73
Buick	LeSabre	63,686	78	95	73
Mercury	Grand Marquis	64,791	75	99	74
Oldsmobile	Eighty-Eight	67,392	81	95	77
Pontiac	Bonneville	45,556	80	97	77
Oldsmobile	Ninety-Eight	34,172	83	102	85
Station Wagons/Passenger Vans		451,839	80	76	61
Chevrolet	Astro Van	51,427	82	64	53
Plymouth	Grand Voyager	52,262	80	68	54
Dodge	Caravan	60,473	77	74	56
GMC	Safari Van	10,566	83	69	57
Plymouth	Voyager	63,396	78	75	58
Dodge	Grand Caravan	53,231	79	74	58
Chevrolet	Caprice	7,812	79	75	60
Pontiac	Safari Wagon	1,739	93	64	60
Ford	Extended Aerostar	23,716	75	83	62
Ford	Aerostar	90,306	78	82	64
Buick	Electra	1,657	68	105	71

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (cont'd)			
Buick	LeSabre	1,363	69	126	88
Ford	Crown Victoria	5,082	90	98	88
Mazda	Wagon	20,338	106	83	88
Oldsmobile	Custom Cruiser	3,560	96	97	93
Mercury	Grand Marquis	3,505	78	121	95
Luxury Models		182,859	88	115	101
Cadillac	Brougham	16,260	82	98	80
Lincoln	Town Car	48,642	82	104	85
Cadillac	Fleetwood 4D	10,879	88	97	85
Cadillac	DeVille 4D	55,138	90	96	86
Cadillac	Fleetwood 2D	1,879	94	96	89
Cadillac	DeVille 2D	12,376	92	107	98
Mercedes	260/300E	12,172	98	139	136
Jaguar	XJ6	7,732	96	143	138
Mercedes	SEL/SDL Series	7,694	83	172	143
Mercedes	300SE	4,073	89	209	186
BMW	735i	1,350	121	177	215
BMW	735/750iL	2,730	100	258	258

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Table 3: 1989
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		160,008	82	70	58
Chevrolet	Sportvan (3/4T)	2,020	67	45	30
Ford	E-150 Club Wagon (1/2-3/4T)	4,318	80	51	40
Dodge	Extended Cargo Minivan	1,790	59	70	41
Dodge	B250 (3/4T)	1,976	56	78	44
Chevrolet	Chevy Van (1/2T)	1,858	61	76	46
Chevrolet	Chevy Van (3/4T)	35,273	82	64	52
Dodge	B150 (1/2T)	1,317	47	111	52
Dodge	B150 Cargo Van	8,143	73	74	54
Ford	Aerostar Extended Cargo Van	1,612	75	75	56
Dodge	B250 Cargo Van	16,684	69	82	56
Ford	E-150 Econoline (1/2-3/4T)	34,902	87	67	58
Ford	E-250 Econoline (3/4T)	4,160	88	68	59
Chevrolet	Astro Cargo Van	20,786	87	70	60
GMC	Safari Cargo Van	5,198	89	71	63
GMC	Vandura (3/4T)	9,790	95	74	70
Dodge	Cargo Minivan	1,007	95	76	72
Ford	Aerostar Cargo Van	3,323	77	99	76
Toyota	Cargo Van	2,409	116	101	117
		PICKUPS			
Small Pickups		523,930	96	98	94
GMC	S15 Extended Cab	2,660	86	68	59
GMC	T15 Extended Cab 4x4	2,316	77	85	65
Ford	Ranger Super Cab	27,042	80	83	66
Dodge	Dakota (1/2T)	29,862	75	89	66
Chevrolet	S10 Extended Cab	9,981	82	86	71
Jeep	Comanche 4x4	3,774	80	88	71
Jeep	Comanche	10,164	89	82	73
Chevrolet	T10 Extended Cab 4x4	8,186	85	92	78
Mitsubishi	Extended Cab	1,001	112	70	79
Mazda	B Series Cab Plus	14,180	100	80	80
Dodge	Ram50 Long Bed	1,201	90	91	82

Table 3: 1989 (cont'd)

Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Dodge	D150 (1/2T)	15,405	83	98	82
Ford	Ranger Super Cab 4x4	12,793	84	102	85
Mazda	B Series Standard Bed	27,421	98	87	86
Chevrolet	T10 4x4	9,146	80	108	86
Dodge	Ram50	7,929	93	93	86
Ford	Ranger	60,052	87	100	87
GMC	S15 -	15,432	95	96	91
Chevrolet	S10	76,229	97	95	92
GMC	T15 4x4	1,773	81	115	93
Dodge	Ram50 Extended Cab	1,179	112	85	95
Isuzu	Long Cab (1/2T)	1,790	105	93	98
Nissan	King Cab	10,430	110	92	101
Isuzu	Standard Bed	11,677	105	101	106
Mazda	B Series Standard Bed 4x4	3,967	93	114	106
Mitsubishi	Standard Bed	8,466	118	89	105
Toyota	Xtra Cab 4x4	21,395	94	113	106
Toyota	Long Bed (1/2T)	2,834	121	89	108
Toyota	Xtra Cab	14,728	110	100	110
Nissan	Standard Bed 4x4	6,662	117	95	110
Ford	Ranger 4x4	10,624	89	127	112
Nissan	King Cab 4x4	6,486	102	112	114
Isuzu	Standard Bed 4x4	2,238	90	130	116
Dodge	Ram50 4x4	2,241	107	110	117
Toyota	Standard Bed	27,972	120	99	118
Nissan	Standard Bed	25,549	123	97	119
Toyota	Long Bed (1/2T) 4x4	2,135	99	130	128
Toyota	Standard Bed 4x4	23,418	110	128	141
Standard Pickups		479,223	74	95	70
GMC	1500 Extended Cab 4x4	1,918	68	48	32
GMC	1500 Extended Cab	5,300	64	68	44
GMC	2500 Extended Cab 4x4	1,612	69	64	44
GMC	2500 Extended Cab	1,395	60	74	45
Ford	F-250 Super Cab	8,451	68	73	49
Ford	F-150 Super Cab	21,590	68	82	56
Ford	F-150 Super Cab 4x4	8,691	70	80	56
Chevrolet	10 Extended Cab (1/2T) 4x4	5,975	81	73	59
GMC	2500 Series (3/4T)	2,583	63	95	60

Table 3: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Chevrolet	20 Extended Cab (3/4T) 4x4	4,717	67	94	62
Ford	F-250 Super Cab 4x4	8,069	70	91	63
Chevrolet	2500 Series (3/4T)	9,537	72	90	65
Chevrolet	1500 Series (1/2T) 4x4	42,624	70	95	67
Chevrolet	2500 Series (3/4T) 4x4	11,891	71	94	67
GMC	2500 Series (3/4T) 4x4	3,484	68	101	69
Ford	F-150 (1/2-3/4T)	77,646	70	98	69
Ford	F-250 (3/4T) 4x4	21,211	74	94	69
Chevrolet	1500 Series (1/2T)	90,793	75	94	71
Chevrolet	10 Extended Cab (1/2T)	15,451	76	95	72
GMC	1500 Series (1/2T)	24,686	77	94	73
Chevrolet	20 Extended Cab (3/4T)	4,227	87	86	74
Ford	F-150 (1/2-3/4T) 4x4	48,832	73	103	75
Ford	F-250 (3/4T)	17,883	75	101	76
GMC	1500 Series (1/2T) 4x4	11,174	74	104	77
Dodge	D250 (3/4T)	3,221	84	92	77
Dodge	Dakota (1/2T) 4x4	11,145	79	99	78
Dodge	W150 (1/2T) 4x4	5,961	78	113	87
Dodge	W250 (3/4T) 4x4	3,190	82	110	91
Toyota	4Runner	5,496	125	112	139
		UTILITY VEHICLES			
Small Utility Vehicles		111,017	78	118	92
Mitsubishi	Montero 2D 4x4	6,250	76	99	75
Jeep	Wrangler	28,733	74	107	79
Ford	Bronco II	18,315	69	116	80
Ford	Bronco II 4x4	34,605	73	135	99
Dodge	Raider	4,351	89	113	100
Isuzu	Amigo	1,580	115	88	101
Suzuki	Sidekick 4x4	8,840	97	113	110
Chevrolet	Tracker 4x4	4,479	102	114	117
Suzuki	Sidekick Van 4x4	2,186	100	126	126
Intermediate Utility Vehicles		311,498	80	105	85
Dodge	Ramcharger	4,801	56	111	62
Chevrolet	S10 Blazer	28,417	74	95	70

Table 3: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (cont'd)			
Jeep	Cherokee	10,584	63	114	72
Chevrolet	K10 Blazer (1/2T)	11,054	67	109	73
Ford	Bronco	31,293	74	99	73
GMC	S15 Jimmy	6,688	78	95	74
Dodge	Ramcharger 4x4	5,598	75	102	76
Jeep	Wagoneer	3,152	66	121	80
GMC	T15 Jimmy 4x4	16,643	85	95	80
Jeep	Grand Wagoneer	4,775	73	115	83
Chevrolet	T10 Blazer 4x4	68,376	88	99	87
Jeep	Cherokee 4x4	79,580	76	114	87
Isuzu	Trooper II 4x4	18,381	91	97	88
Toyota	Land Cruiser	2,799	80	111	89
Nissan	Pathfinder	1,680	79	119	95
GMC	Jimmy (1/2T)	2,922	74	138	102
Nissan	Pathfinder 4x4	5,997	112	105	117
Toyota	4Runner Wagon	6,646	120	123	148
Range Rover	Range Rover	1,674	134	243	325
Large Utility Vehicles		39,889	82	81	66
Chevrolet	Suburban (1/2T) 4x4	9,783	76	77	59
Chevrolet	Suburban (1/2T)	14,428	87	71	62
Chevrolet	Suburban (3/4T) 4x4	2,645	79	79	62
GMC	Suburban (1/2T)	4,826	82	75	62
Chevrolet	Suburban (3/4T)	2,846	65	127	83
GMC	Suburban (1/2T) 4x4	3,534	98	97	94

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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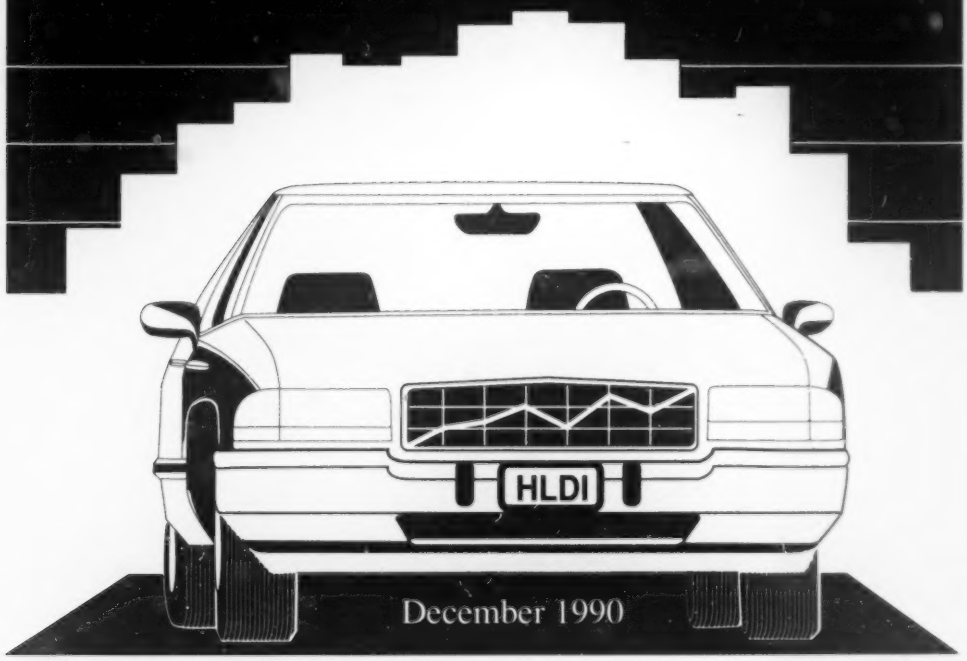

December 1990

1988 Models: Three Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1988 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	Size		Make & Series	Size	
Average Loss Payment per Insured Vehicle Year (100 = $203)	American Eagle S.W.	M	46	BMW M3	M	433
	Chevrolet Astro Van	L	52	Porsche 928 Coupe	S	400
	GMC Safari Van	L	54	Mercedes 560 SEC	L	367
	Pontiac Safari S.W.	L	56	Plymouth Conquest	S	309
	Dodge Caravan	L	56	Mitsubishi Starion	S	294
Claim Frequency (100 = 9.5)	Porsche 911 Coupe	S	51	Mitsubishi Starion	S	197
	American Eagle S.W.	M	61	Plymouth Conquest	S	191
	Porsche 911 Targa/Cabr.	S	61	Alfa Romeo Milano	S	175
	Mercedes 560SL	S	61	Volkswagen Scirocco	S	170
	Dodge Diplomat	L	67	Mitsubishi Cordia	S	161
Average Loss Payment Per Claim (100 = $2,142)	Chevrolet Astro Van	L	66	Porsche 928 Coupe	S	469
	GMC Safari Van	L	71	Mercedes 560 SEC	L	361
	Plymouth Grand Voyager	L	75	BMW M3	M	300
	Dodge Grand Caravan	L	75	Porsche 911 Coupe	S	289
	Dodge Caravan	L	76	Mercedes 560 SL	S	260

* Results are relative - 100 represents the average for all 1988 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- Sports and luxury models have the highest average loss payments per claim. They are 20-25 percent higher than the average for all 1988 model year passenger cars. The average loss payment per claim for large station wagons and passenger vans is 22 percent lower than the all-vehicle average.

- Some small sports cars show up with low collision claim frequencies, but, generally, they also have very high average payments per claim.

- The average loss payment per insured vehicle year for the BMW M3 and Porsche 928 Coupe is at least four times the result for all 1988 passenger cars combined.

Highlights

1988 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = $203)	GMC Rally Wagon 3/4T	35	**Range Rover**	226
	GMC Vandura 1/2T	39	Toyota 4Runner	140
	Ford E-150 Club Wagon	46	Toyota Standard Bed 4x4	129
Claim Frequency (100 = 9.5)	GMC Suburban 3/4T	46	Nissan Long Bed	122
	Dodge B150	52	Toyota 4Runner	122
	GMC Vandura 1/2T	61	Toyota Cargo Van	114
Average Loss Payment Per Claim (100 = $2,142)	GMC Rally Wagon 3/4T	43	Range Rover	207
	GMC Safari Cargo Van	61	Dodge Ramcharger 4x4	133
	Ford E-150 Club Wagon	62	Dodge W150 4x4	131

* Results are relative - 100 represents the average for all 1988 passenger cars.

- Vans and large utility vehicles have the lowest average loss payments per insured vehicle year. Small pickups and small utility vehicles have the highest.
- As a group, small pickup trucks have the highest frequency of collision claims and small utility vehicles have the highest loss payment per claim.
- For pickups and utility vehicles, results are clearly related to vehicle size with smaller vehicles having higher overall collision losses than larger vehicles.

1988 Models During Their First Year

Table 1 summarizes the 1988 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first three years of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 289 individual 1988 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1988 vehicles combined were 9.5 for claim frequency, $2,142 for average loss payment per claim, and $203 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

Three-quarters of the 16 vehicles with the best overall collision coverage results are domestic models, mostly station wagons and passenger vans. Only one, the Ford Escort station wagon, is classified as a small car. No imported models appear on the lsit of cars with the best collision results.

The list of the 16 vehicles with the worst overall collision coverage results, however, is comprised entirely of imported models; thirteen of them are European manufactured.

Detailed collision coverage results for all 1988 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1988 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for 1988 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
American Eagle	S.W.	Midsize	46	BMW M3	Lux.	Midsize	433
Chevrolet Astro Van	P.V.	Large	52	Porsche 928 Coupe	Sp.	Small	400
GMC Safari Van	P.V.	Large	54	Mercedes 560SEC	Lux.	Large	367
Pontiac Safari	S.W.	Large	56	Plymouth Conquest	2Dr.	Small	309
Dodge Caravan	P.V.	Large	56	Mitsubishi Starion	2Dr.	Small	294
Dodge Grand Caravan	P.V.	Large	57	Alfa Romeo Milano	4Dr.	Small	281
Plymouth Voyager	P.V.	Large	57	Porsche 944 Coupe	Sp.	Small	281
Plymouth Grand Voyager	P.V.	Large	59	BMW 735/750iL	Lux.	Large	237
Buick LaSabre	S.W.	Large	59	Toyota Celica 4WD	2Dr.	Small	236
Dodge Diplomat	4Dr.	Large	61	Jaguar XJ-S	Lux.	Midsize	235
Chevrolet Caprice	4Dr.	Large	63	Volkswagen Scirocco	2Dr.	Small	232
Chevrolet Caprice	S.W.	Large	64	BMW 325iX 2D	Lux.	Midsize	218
Dodge Dynasty	4Dr.	Midsize	64	BMW 325 4D	Lux.	Midsize	212
Dodge Aries	S.W.	Midsize	65	BMW 635CSi	Lux.	Midsize	209
Plymouth Gran Fury	4Dr.	Large	65	Mercedes 300CE	Lux.	Midsize	202
Ford Escort	S.W.	Small	65	Porsche 924 Coupe	Sp.	Small	201

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports; Lux = Luxury
* 100 represents the average for all 1988 passenger cars ($203)

Table 2: 1988
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	9,989,492	100 = 9.5	100 = $2,142	100 = $203
		SMALL CARS			
Two-Door Models		1,483,589	116	100	116
Yugo	Yugo	26,763	103	80	82
Mazda	323	36,914	87	99	86
Toyota	Corolla FX	51,008	89	98	87
Subaru	Justy 4WD	9,963	96	91	87
Ford	Festiva	84,555	96	99	95
Subaru	Justy	18,260	107	89	95
Plymouth	Colt	18,338	102	94	96
Toyota	Tercel	93,300	115	84	97
Honda	Civic	58,394	107	92	99
Mitsubishi	Precis	2,539	126	79	99
Subaru	GL 4WD	2,992	92	108	99
Plymouth	Sundance	32,124	118	87	103
Volkswagen	Golf	8,703	111	94	104
Dodge	Colt	23,489	109	96	104
Hyundai	Excel	92,365	119	88	105
Subaru	Hatchback	3,324	101	105	106
Ford	Escort	114,770	118	92	108
Dodge	Shadow	3[illegible]962	127	85	109
Chevrolet	Spectrum	21,131	110	100	109
Volkswagen	Fox	19,021	118	94	111
Mercury	Tracer	38,933	107	104	112
Chevrolet	Sprint	25,095	110	102	112
Isuzu	I-Mark	3,667	111	105	117
Ford	88 1/2 Escort	80,866	117	100	117
Subaru	Hatchback 4WD	3,260	105	113	118
Subaru	DL/GL	4,356	118	101	119
Nissan	Sentra	143,758	116	103	119
Toyota	Celica Conv	6,322	121	104	125
Volkswagen	Cabriolet	8,787	107	120	128
Daihatsu	Charade	7,833	131	100	130
Pontiac	Lemans	37,910	131	100	132
Dodge	Daytona	67,967	130	103	134
Nissan	Pulsar	37,578	135	100	134

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Mazda	MX-6	45,119	107	127	136
Toyota	Corolla	31,955	134	102	137
Volkswagen	Jetta	2,779	137	101	138
Toyota	Celica	62,984	137	102	139
Acura	Integra	41,042	130	110	142
Subaru	XT Coupe 4WD	5,737	131	109	143
Subaru	XT Coupe	7,934	152	97	146
Nissan	200SX	15,255	127	125	159
Volkswagen	GTI	3,117	130	133	173
Isuzu	Impulse	8,073	145	119	173
Saab	900	15,668	124	150	185
Mazda	323 4WD	1,063	121	154	186
Mitsubishi	Cordia	6,120	161	116	187
Saab	900 Conv	3,402	125	153	190
Volkswagen	Scirocco	2,750	170	137	232
Toyota	Celica 4WD	1,688	139	170	236
Mitsubishi	Starion	3,300	197	149	294
Plymouth	Conquest	7,635	191	162	309
Four-Door Models		1,202,205	108	95	102
Plymouth	Horizon	56,489	95	80	76
Dodge	Omni	53,065	94	86	81
Ford	Escort	53,512	100	81	81
Chevrolet	Nova	101,467	93	91	85
Plymouth	Sundance	41,119	109	84	92
Dodge	Shadow	41,226	110	84	92
Volkswagen	Golf	7,801	102	93	95
Isuzu	I-Mark	12,400	101	95	96
Toyota	Corolla	109,386	100	99	99
Subaru	GL 4WD	4,210	96	104	100
Mazda	323	63,711	96	104	101
Toyota	Tercel	4,016	110	93	102
Ford	88 1/2 Escort	37,405	105	97	102
Honda	Civic	116,135	113	92	104
Chevrolet	Sprint	14,073	107	100	107
Hyundai	Excel	174,311	120	89	107
Mercury	Tracer	35,938	99	109	108
Chevrolet	Spectrum	26,906	111	99	110

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Plymouth	Colt	13,147	111	101	112
Subaru	DL/GL	19,419	104	108	112
Dodge	Colt	15,984	112	105	117
Nissan	Sentra	43,912	111	107	119
Acura	Integra	14,324	118	101	119
Volkswagen	Fox	36,960	120	99	119
Mitsubishi	Precis	1,046	148	85	125
Pontiac	Lemans	36,197	126	100	126
Volkswagen	Jetta	50,219	122	105	127
Mitsubishi	Mirage	7,574	132	110	145
Saab	900	8,239	117	138	162
Alfa Romeo	Milano	1,290	175	161	281
Station Wagons/Passenger Vans		205,881	87	93	82
Ford	Escort	31,009	81	80	65
Honda	Civic	10,229	76	88	67
Toyota	Tercel 4WD	1,609	68	101	68
Nissan	Stanza	7,085	76	96	73
Nissan	Van	6,603	103	76	78
Plymouth	Colt	4,329	80	98	79
Subaru	DL/GL 4WD	39,278	80	99	79
Toyota	Corolla 4WD	1,969	86	92	79
Mazda	323	2,162	86	93	80
Ford	88 1/2 Escort	14,210	83	98	80
Honda	Civic 4WD	4,011	86	97	83
Toyota	Corolla	11,750	89	96	85
Subaru	DL/GL	19,606	82	104	86
Dodge	Colt	5,614	85	101	86
Mercury	Tracer	9,890	89	98	86
Nissan	Sentra	4,981	88	101	90
Nissan	Stanza 4WD	1,237	99	96	95
Volkswagen	Fox	14,118	102	98	100
Toyota	Van	4,177	116	87	101
Volkswagen	Vanagon	2,245	123	88	108
Mitsubishi	Wagon	7,917	135	84	114
Toyota	Van 4WD	1,102	122	105	128

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Sports Models		219,384	119	124	147
Buick	Reatta	3,498	88	117	103
Pontiac	Fiero	23,233	121	98	119
Mazda	RX-7 Conv	8,589	115	105	120
Chevrolet	Corvette Conv	5,839	73	174	126
Alfa Romeo	Spider Conv	2,040	116	112	130
Ford	88 1/2 Escort EXP	7,644	132	102	135
Ford	EXP	11,169	128	106	135
Toyota	MR2	9,608	139	100	139
Mazda	RX-7	32,388	124	117	144
Porsche	911 Coupe	2,372	51	289	147
Nissan	300ZX 2+2	6,358	109	135	148
Honda	Civic CRX	52,911	143	104	148
Nissan	300ZX	12,645	113	135	153
Porsche	911 Targa/Cabriolet	3,360	61	258	158
Mercedes	560SL Conv	10,458	61	260	160
Chevrolet	Corvette	14,834	80	201	160
Subaru	XT Coupe DL	1,096	147	109	160
Cadillac	Allante Conv	1,606	87	199	174
Porsche	924 Coupe	2,141	111	181	201
Porsche	944 Coupe	5,649	134	210	281
Porsche	928 Coupe	1,293	85	469	400
		MIDSIZE CARS			
Two-Door Models		1,572,505	109	100	109
Plymouth	Reliant	8,559	81	82	66
Dodge	Aries	6,374	84	84	70
Oldsmobile	Cutlass RWD	25,997	78	100	79
Oldsmobile	Cutlass FWD	71,351	106	81	86
Chevrolet	Celebrity	9,629	95	91	86
Buick	Century	1,839	96	91	88
Ford	Tempo	37,954	103	90	92
Buick	Skylark	22,905	100	93	93
Buick	Regal	104,042	106	89	94
Pontiac	Grand Prix	67,100	104	92	95

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Oldsmobile	Cutlass Ciera	20,375	85	112	95
Pontiac	Grand Am	147,737	96	101	97
Oldsmobile	Firenza	2,199	105	97	102
Chevrolet	Monte Carlo	27,385	91	112	102
Buick	Skyhawk	11,854	115	89	102
Mercury	Topaz	8,585	113	93	105
Chevrolet	Cavalier	130,115	111	98	109
Oldsmobile	Calais	64,891	112	97	109
Mercury	Cougar	107,918	103	114	117
Pontiac	Sunbird	39,353	126	93	117
Honda	Accord	90,043	116	102	119
Honda	Prelude	85,378	118	101	120
Chrysler	LeBaron Conv	36,400	110	111	121
Chrysler	LeBaron	44,576	121	101	122
Chevrolet	Beretta	260,347	126	97	122
Chevrolet	Cavalier Conv	6,312	95	131	124
Pontiac	Sunbird Conv	2,664	119	105	125
Ford	Thunderbird	125,646	102	125	127
Merkur	XR4Ti	4,930	104	123	128
Four-Door Models		2,513,605	93	96	90
Dodge	Dynasty	41,482	68	94	64
Plymouth	Caravelle	10,469	79	86	67
Chevrolet	Celebrity	121,421	81	90	72
Dodge	Aries	65,005	81	92	75
Buick	Century	74,024	85	88	75
Chrysler	LeBaron GTS	11,359	89	85	76
Chrysler	LeBaron	22,521	78	98	77
Oldsmobile	Cutlass Ciera	157,735	78	100	78
Chrysler	New Yorker (C Body)	59,535	74	106	78
Chrysler	New Yorker (E Body)	9,177	80	97	78
Plymouth	Reliant	77,155	83	94	78
Ford	Tempo 4WD	11,796	85	93	79
Ford	Tempo	165,328	90	89	80
Ford	Taurus	192,924	88	93	82
Toyota	Camry	208,515	85	96	82
Mercury	Topaz	53,882	91	93	85
Eagle	Premier	35,654	89	96	85

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Buick	Skylark	25,902	96	90	86
Dodge	600	9,590	91	95	87
Pontiac	Grand Am	59,323	90	97	87
Mercury	Sable	65,143	95	92	87
Chevrolet	Cavalier	70,495	95	92	88
Toyota	Camry 4WD	4,239	90	99	89
Pontiac	6000	45,031	90	99	89
Dodge	Lancer	6,997	90	101	91
Volvo	240	28,740	86	107	91
Buick	Skyhawk	10,030	104	91	95
Oldsmobile	Calais	37,258	104	91	95
Pontiac	Sunbird	16,627	102	94	96
Chevrolet	Corsica	237,725	115	85	97
Mitsubishi	Sigma	8,997	95	110	104
Mazda	626	74,055	90	116	105
Honda	Accord	337,992	107	99	106
Nissan	Stanza	26,115	105	102	107
Cadillac	Cimarron	5,475	96	113	109
Oldsmobile	Firenza	4,480	111	101	112
Mazda	929	30,390	91	125	113
Nissan	Maxima	58,041	103	127	131
Toyota	Cressida	11,561	110	120	132
Volkswagen	Quantum	1,623	140	96	135
Eagle	Medallion	17,529	132	105	139
Peugeot	505	2,234	104	148	154
Station Wagons/Passenger Vans		273,655	82	94	77
American	Eagle	2,142	61	76	46
Dodge	Aries	17,110	72	90	65
Toyota	Camry	22,468	77	93	71
Ford	Taurus	72,986	82	88	72
Chevrolet	Celebrity	30,142	80	92	74
Plymouth	Reliant	18,208	79	94	74
Plymouth	Colt Vista 4WD	3,630	72	106	76
Buick	Skyhawk	1,363	80	99	79
Buick	Century	7,064	87	92	79
Chevrolet	Cavalier	18,582	86	93	80
Dodge	Colt Vista 4WD	4,345	77	105	81

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Oldsmobile	Cutlass Ciera	13,216	83	99	82
Chrysler	LeBaron	1,565	68	122	83
Mercury	Sable	20,065	92	92	84
Volvo	240	13,402	79	110	86
Pontiac	6000	4,784	84	103	86
Nissan	Maxima	2,891	76	115	87
Plymouth	Colt Vista	4,950	84	105	88
Dodge	Colt Vista	6,341	81	109	88
Eagle	Medallion	6,314	113	104	117
Sports Models		332,866	125	120	150
Chevrolet	Camaro Conv	3,704	113	119	134
Ford	Mustang Conv	29,977	111	125	138
Chevrolet	Camaro	77,729	130	111	143
Pontiac	Firebird	53,488	138	109	150
Ford	Mustang	147,086	122	125	152
Toyota	Supra	20,547	117	155	180
Luxury Models		383,095	99	131	130
Lincoln	Continental	27,183	81	117	94
Volvo	740/760 SW	14,848	94	102	97
Cadillac	Seville	16,870	94	112	105
Oldsmobile	Toronado	13,955	100	108	108
Merkur	Scorpio	11,692	83	131	108
Acura	Legend 4D	54,751	100	108	109
Cadillac	Eldorado	28,654	98	115	113
Acura	Legend 2D	26,277	104	112	117
Volvo	740/760 4D	34,214	100	119	119
Sterling	Sterling 825/827	6,706	107	118	126
Buick	Riviera	6,990	113	111	126
Lincoln	Mark VII	37,285	88	152	134
Volvo	780	1,186	110	135	148
Audi	5000 4D	5,165	100	153	152
BMW	500 Series	20,250	102	151	154
Saab	9000	11,379	114	138	157
Mercedes	190D/E	14,208	112	144	161
Audi	80/90	10,132	123	134	164

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Audi	80/90 Quattro	3,135	108	158	171
BMW	325i Conv	9,278	102	180	184
Audi	5000 Quattro 4D	1,093	76	243	185
BMW	325 2D	8,742	109	170	186
Mercedes	300CE	2,206	90	225	202
BMW	635CSi	1,373	93	225	209
BMW	325 4D	4,744	123	172	212
BMW	325iX 2D	1,210	117	186	218
Jaguar	XJ-S	4,420	99	238	235
BMW	M3	2,374	144	300	433
		LARGE CARS			
Two-Door Models		16,532	107	107	114
Oldsmobile	Delta 88	7,108	92	106	97
Buick	LeSabre	9,423	117	107	125
Four-Door Models		697,437	80	93	74
Dodge	Diplomat	8,036	67	91	61
Chevrolet	Caprice	67,685	77	81	63
Plymouth	Gran Fury	3,735	78	84	65
Ford	Crown Victoria	67,960	75	90	68
Mercury	Grand Marquis	94,164	74	95	70
Chrysler	New Yorker 5th Ave	37,428	69	105	73
Oldsmobile	Delta 88	117,009	83	92	77
Buick	LeSabre	95,715	85	91	77
Buick	Electra	69,012	82	96	79
Pontiac	Bonneville	74,308	84	95	80
Oldsmobile	Ninety-Eight	62,379	83	97	80
Station Wagons/Passenger Vans		683,469	77	78	60
Chevrolet	Astro Van	91,891	79	66	52
GMC	Safari Van	19,868	76	71	54
Pontiac	Safari Wagon	3,589	67	83	56
Dodge	Caravan	108,861	74	76	56
Dodge	Grand Caravan	81,310	76	75	57

Table 2: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (cont'd)			
Plymouth	Voyager	107,869	75	76	57
Plymouth	Grand Voyager	77,475	78	75	59
Buick	LeSabre	2,609	71	83	59
Chevrolet	Caprice	16,358	75	85	64
Ford	Aerostar	144,592	78	88	69
Oldsmobile	Custom Cruiser	7,625	83	88	73
Ford	Crown Victoria	10,190	86	99	85
Mercury	Grand Marquis	6,821	88	100	88
Buick	Electra	3,464	77	122	94
Luxury Models		405,264	87	119	103
Cadillac	Brougham	38,576	79	107	85
Lincoln	Town Car	163,127	85	99	85
Cadillac	DeVille 4D	87,684	83	103	85
Cadillac	Fleetwood d'Elegance	12,614	82	116	95
Cadillac	DeVille 2D	24,367	92	115	106
Jaguar	XJ6	20,278	94	163	154
Mercedes	SEL/SDL Series	14,555	94	165	155
Mercedes	300SE	3,073	96	169	163
Mercedes	300TE	1,898	116	145	168
Mercedes	260/300E	19,711	101	167	169
BMW	735i	14,426	105	189	197
BMW	735/750iL	2,667	122	194	237
Mercedes	560SEC	1,142	102	361	367

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Table 3: 1988
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		277,571	80	70	56
GMC	Rally Wagon (3/4T)	1,512	81	43	35
GMC	Vandura (1/2T)	1,129	61	64	39
Ford	E-150 Club Wagon (1/2-3/4T)	8,120	74	62	46
GMC	Safari Cargo Van	8,920	80	61	49
Dodge	B150 (1/2T)	2,229	52	93	49
Chevrolet	Chevy Van (3/4T)	56,803	81	66	53
Ford	E-150 Econoline (1/2-3/4T)	65,022	84	64	54
Dodge	B250 (3/4T)	3,497	65	84	55
Chevrolet	Astro Cargo Van	42,928	83	68	56
Ford	E-250 Econoline (3/4T)	6,683	83	69	58
GMC	Vandura (3/4T)	17,653	88	66	59
Dodge	B250 Cargo Van	23,406	66	89	59
Chevrolet	Chevy Van (1/2T)	4,893	72	81	59
Dodge	B150 Cargo Van	7,107	70	86	60
Chevrolet	Sportvan (3/4T)	3,743	79	81	63
Ford	Aerostar Cargo Van	7,913	77	86	66
Dodge	Cargo Minivan	7,019	76	88	66
Ford	E-250 Club Wagon (3/4T)	1,640	67	108	73
Mitsubishi	Cargo Van	1,094	102	84	85
Toyota	Cargo Van	4,794	114	86	98
		PICKUPS			
Small Pickups		1,103,248	93	98	91
Isuzu	Long Cab (1/2T)	1,923	70	78	54
Dodge	Dakota (1/2T)	56,666	69	88	61
Isuzu	Long Bed	4,991	71	88	63
GMC	T15 Extended Cab 4x4	3,071	66	96	63
Mazda	B Series Long Bed	3,473	80	82	65
Chevrolet	T10 Extended Cab 4x4	13,566	77	91	70
Mazda	B Series Cab Plus	18,368	90	78	71
Ford	Ranger Super Cab	67,907	85	85	72
Dodge	D150 (1/2T)	31,963	75	97	73
Chevrolet	T10 4x4	18,789	73	101	73

Table 3: 1988 (cont'd)

Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont"d)			
Chevrolet	S10 Extended Cab	13,562	83	89	74
Jeep	Comanche Long Bed 4x4	4,888	86	87	75
Jeep	Comanche	22,141	86	86	74
GMC	T15 4x4	3,683	74	100	75
GMC	S15 Extended Cab	3,800	85	90	76
Jeep	Comanche Long Bed	3,477	89	87	78
Mazda	B Series Standard Bed	53,909	91	87	79
Dodge	Ram50 Extended Cab	9,570	92	90	83
Isuzu	Long Cab (1/2T) 4x4	1,306	88	95	83
Chevrolet	S10	138,750	90	94	84
GMC	S15	28,365	88	98	86
Jeep	Comanche 4x4	7,788	84	103	86
Mazda	B Series Standard Bed 4x4	3,129	84	104	87
Mitsubishi	Standard Bed	26,360	98	89	87
Dodge	Ram50	21,085	97	92	89
Dodge	Ram50 Long Bed 4x4	1,654	106	84	89
Mitsubishi	Extended Cab	3,296	114	80	91
Dodge	Ram50 Long Bed	6,541	99	92	91
Toyota	Long Bed (1/2T)	8,508	101	92	93
Dodge	Ram50 Extended Cab 4x4	4,298	102	93	95
Nissan	King Cab	12,023	109	89	96
Ford	Ranger	171,295	95	101	96
Isuzu	88 1/2 Standard Bed	14,304	101	97	97
Toyota	Xtra Cab Long Bed	7,491	109	89	97
Mazda	B Series Cab Plus 4x4	1,102	95	105	99
Toyota	Long Bed (1/2T) 4x4	4,448	89	114	102
Mitsubishi	Standard Bed 4x4	1,832	105	97	102
Toyota	Standard Bed	73,454	112	92	103
Ford	Ranger Super Cab 4x4	37,341	91	114	104
Nissan	Long Bed	1,639	122	90	110
Toyota	Xtra Cab 4x4	22,590	100	111	111
Isuzu	88 1/2 Standard Bed 4x4	2,373	103	108	112
Nissan	Standard Bed	42,326	113	99	112
Nissan	King Cab 4x4	8,295	98	115	113
Dodge	Ram50 4x4	6,584	95	120	114
Toyota	Xtra Cab	1,302	104	112	117
Nissan	Standard Bed 4x4	10,257	106	114	121

Table 3: 1988 (cont'd)

Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Ford	Ranger 4x4	34,378	100	128	128
Toyota	Standard Bed 4x4	59,690	105	123	129
Standard Pickups		821,183	70	93	65
GMC	1500 Extended Cab 4x4	1,721	74	69	51
Chevrolet	20 Extended Cab (3/4T) 4x4	6,233	75	71	53
Ford	F-250 Super Cab	12,061	71	75	53
Chevrolet	10 Extended Cab (1/2T)	18,647	81	68	55
Ford	F-150 Super Cab 4x4	11,600	68	81	55
Ford	F-150 Super Cab	32,019	68	82	55
GMC	1500 Extended Cab	5,010	82	71	58
GMC	1500 Series (1/2T) 4x4	21,542	67	89	60
Ford	F-250 (3/4T)	21,439	67	90	60
Chevrolet	20 Extended Cab (3/4T)	5,809	79	77	61
GMC	2500 Extended Cab 4x4	1,820	78	78	61
Ford	F-150 (1/2-3/4T)	142,633	68	90	61
Chevrolet	1500 Series (1/2T) 4x4	77,085	63	98	62
GMC	1500 Series (1/2T)	50,938	68	92	63
Chevrolet	2500 Series (3/4T)	18,954	77	84	65
Chevrolet	1500 Series (1/2T)	181,463	70	92	65
Ford	F-250 Super Cab 4x4	9,804	70	95	66
Dodge	Dakota (1/2T) 4x4	24,438	68	98	66
Chevrolet	10 Extended Cab (1/2T) 4x4	6,170	84	80	67
Chevrolet	2500 Series (3/4T) 4x4	24,589	74	91	68
GMC	2500 Series (3/4T)	6,047	80	87	69
GMC	2500 Series (3/4T) 4x4	7,589	71	98	70
Ford	F-150 (1/2-3/4T) 4x4	74,875	68	105	71
Ford	F-250 (3/4T) 4x4	30,461	73	99	73
GMC	2500 Extended Cab	1,650	68	112	76
Dodge	D250 (3/4T)	2,353	76	107	82
Dodge	W250 (3/4T) 4x4	2,583	87	100	87
Dodge	W150 (1/2T) 4x4	11,281	77	131	101
Toyota	4Runner	8,982	122	116	140

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES			
Small Utility Vehicles		262,672	79	112	89
Suzuki	Samurai Van 4x4	7,360	83	89	74
Suzuki	Samurai 4x4	59,128	84	93	77
Jeep	Wrangler	35,503	67	117	78
Mitsubishi	Montero 4x4	7,010	82	100	82
Dodge	Raider	9,386	79	122	96
Ford	Bronco II	41,369	78	124	96
Ford	Bronco II 4x4	102,914	81	122	99
Intermediate Utility Vehicles		528,770	78	105	82
Dodge	Ramcharger	8,240	62	88	55
Jeep	Cherokee	18,535	63	100	62
Ford	Bronco	46,476	67	100	67
Chevrolet	S10 Blazer	42,208	72	97	70
Jeep	Wagoneer	8,587	67	106	71
GMC	S15 Jimmy	12,551	71	104	74
Chevrolet	K10 Blazer (1/2T)	19,488	69	111	76
Chevrolet	T10 Blazer 4x4	92,914	81	94	76
GMC	Jimmy (1/2T)	5,288	66	119	79
GMC	T15 Jimmy 4x4	25,228	79	101	80
Jeep	Cherokee 4x4	125,512	74	111	82
Isuzu	Trooper II 4x4	50,729	84	98	83
Toyota	Land Cruiser	6,045	89	102	91
Dodge	Ramcharger 4x4	8,233	72	133	96
Jeep	Grand Wagoneer	11,081	77	129	99
Nissan	Pathfinder	26,021	106	118	124
Toyota	4Runner Wagon	19,033	112	112	125
Range Rovr	Range Rover	2,592	109	207	226
Large Utility Vehicles		67,266	73	82	60
GMC	Suburban (3/4T)	1,666	46	102	47
Chevrolet	Suburban (1/2T)	25,029	72	72	52
GMC	Suburban (1/2T)	8,143	74	72	54

Table 3: 1988 (cont'd)
Insurance Losses, Collision Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (cont'd)			
Chevrolet	Suburban (1/2T) 4x4	15,436	75	75	57
GMC	Suburban (1/2T) 4x4	5,437	72	94	68
Chevrolet	Suburban (3/4T)	5,821	71	97	69
Chevrolet	Suburban (3/4T) 4x4	4,359	71	109	77
GMC	Suburban (3/4T) 4x4	1,371	95	102	97

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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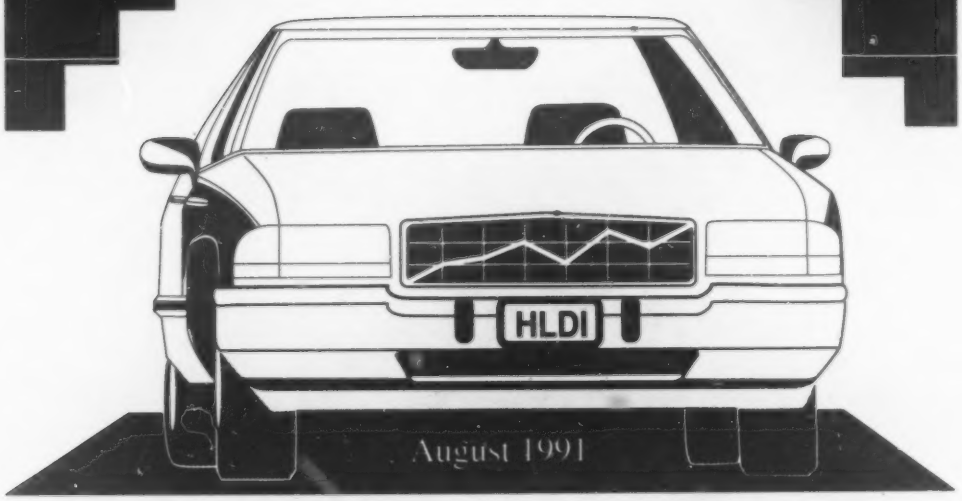

August 1991

R91-1

Initial Results for 1991 Automobiles

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1991 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	Size		Make & Series	Size	
Average Loss Payment per Insured Vehicle Year (100 = $200)	Buick Century - 4Dr.	M	36	Toyota MR2	S	205
	Plymouth Voyager	L	39	Lexus LS400	L	187
	Chevrolet Lumina - 4Dr.	M	42	Geo Storm - 2Dr.	S	177
Claim Frequency (100 = 9.0)	Buick Century - 4Dr.	M	51	Geo Storm - 2Dr.	S	185
	Dodge Caravan	L	56	Nissan Sentra - 2Dr.	S	158
	Buick LeSabre - 4Dr.	L	63	Chevrolet Beretta	M	141
Average Loss Payment Per Claim (100 = $2,230)	Plymouth Voyager	L	56	Toyota MR2	S	174
	Chevrolet Lumina - 4Dr.	M	61	Mercedes 190E	M	163
	Buick Century - 4Dr.	M	70	Lexus LS400	L	159

* Results are relative - 100 represents the average for all 1991 passenger cars.
Size: S = Small, M = Midsize, L= Large

- The highest average loss payments per insured vehicle year were for small and midsize sports models and midsize luxury models; the lowest were for station wagons and passenger vans in all three size classes and large four-door models.
- The highest collision claim frequencies were for sports cars -- especially the midsize models -- and small two-door models; the lowest were for midsize station wagons.
- The most costly collision claims, on average, were recorded for luxury models and small sports cars; the least costly were for large four-door models, station wagons, and passenger vans.
- Overall collision coverage loss results for 1990 model year passenger cars during the same exposure period were nearly identical to the results for 1991 models.

1991 Passenger Cars: Initial Results

Table 1 presents detailed collision coverage loss results for 1991 passenger cars during their initial exposure period -- January 1990 through February 1991. Aggregated results are presented for all 1991 passenger cars combined and by body style within car size group (small, midsize, and large). Results are also presented for each individual series with at least 1,000 insured vehicle years of exposure. Fifty-two series, out of a total of more than 300 contained in the Highway Loss Data Institute (HLDI) data base for 1991 models, had accumulated sufficient exposure to meet the reporting threshold. Some 1991 models were introduced in the first half of calendar year 1990 (e.g., Chevrolet Caprice in January), while most were introduced in the fall. Results for additional vehicle series will be reported subsequently as more exposure is accumulated.

The results presented are exposure (measured in insured vehicle years) and relative values for three measures that summarize collision losses: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The relative results are based on the following overall results for all 1991 models combined: For claim frequency results, 100 is equivalent to 9.0 claims per 100 insured vehicle years; for average loss payment per claim, 100 is equivalent to $2,230; and for average loss payment per insured vehicle year, 100 is equivalent to $200. For example, the relative claim frequency for the four-door Honda Civic of 109 indicates a frequency that is 9 percent higher than the 9.0 result for all 1991 models combined. In contrast, the four-door Toyota Corolla's relative claim frequency of 93 is 7 percent lower than the 1991 overall claim frequency.

The results in Table 1 were standardized to minimize effects due to differences in the mix of operator age groups and deductible amounts among different vehicles. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two nonvehicle factors ensures that their mix is the same for each vehicle. Other nonvehicle factors, however, could vary among different vehicles and such factors could affect collision coverage loss experience. The standardization process is described in detail in the *HLDI Technical Appendix*.

The individual series in Table 1 are also listed by body style within car size group (small, midsize, large) in ascending order of their relative average loss payments per insured vehicle year. In general, the greater the exposure associated with a result, the more confidence can be placed in it.

As has been the case with previous HLDI collision reports, there are large variations in loss experience among the individual series. The Buick Century, a midsize four-door model, had the lowest relative average loss payment per insured vehicle year (36). Another midsize four-door, the Chevrolet Lumina, and the Plymouth Voyager, a large passenger van, were the only other 1991 series with average loss payments per insured vehicle year less than half the overall combined 1991 result. At the other extreme, the Toyota MR2, a small sports model, was the only vehicle with a relative average loss payment per insured vehicle year (205) more than double the all-car average.

The Buick Century also had the lowest relative claim frequency (51) and the Geo Storm, a small two-door, had the highest (185). The Plymouth Voyager had the lowest relative average loss payment per claim (56), and the Toyota MR2 registered the highest (174).

As noted in previous HLDI collision reports, even among vehicles of the same size and body style, there can be large variations in the collision coverage loss results for individual vehicle series. For example, among small two-door models, the relative results for claim frequency ranged from 99 to 185, for average loss payment per claim they ranged from 83 to 102, and for average loss payment per insured vehicle year they ranged from 82 to 177.

(Text continues on page 6.)

Table 1
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**223,768**	**100 = 9.0**	**100 = $2,230**	**100 = $200**
		SMALL CARS			
Two-Door Models		**33,403**	**125**	**102**	**128**
Honda	Civic	2,081	99	83	82
Geo	Metro	1,401	121	85	103
Ford	Escort	10,377	120	102	122
Plymouth	Laser	1,242	132	98	129
Mitsubishi	Eclipse	1,693	136	97	131
Toyota	Celica	1,257	140	99	139
Nissan	Sentra	1,460	158	91	143
Geo	Storm	1,941	185	96	177
Four-Door Models		**21,841**	**106**	**89**	**94**
Honda	Civic	2,927	109	75	81
Ford	Escort	4,778	99	89	88
Volkswagen	Jetta	1,347	106	91	96
Mazda	323	1,399	105	93	97
Toyota	Corolla	3,633	93	107	99
Mercury	Tracer	2,575	118	95	112
Station Wagons/Passenger Vans		**4,601**	**82**	**88**	**72**
Ford	Escort	2,620	81	89	72
Sports Models		**8,542**	**112**	**136**	**152**
Mercury	Capri Conv.	1,374	109	94	103
Mazda	MX-5 Miata Conv.	1,153	117	88	103
Honda	Civic CRX	1,158	125	86	108
Toyota	MR2	3,265	118	174	205

Table 1 (Cont'd)
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS			
Two-Door Models		**18,403**	**109**	**99**	**107**
Pontiac	Sunbird	1,734	85	85	73
Chevrolet	Cavalier	5,836	105	102	107
Acura	Integra	1,583	136	81	110
Honda	Accord	1,294	116	102	119
Pontiac	Grand Am	1,998	113	114	129
Chevrolet	Beretta	1,463	141	95	135
Four-Door Models		**47,800**	**86**	**93**	**80**
Buick	Century	1,144	51	70	36
Chevrolet	Lumina	1,895	69	61	42
Chevrolet	Cavalier	1,360	78	73	57
Ford	Taurus	1,757	78	76	59
Buick	Regal	6,049	85	70	59
Dodge	Spirit	1,194	82	90	74
Chevrolet	Corsica	1,616	89	83	74
Mazda	626	1,312	78	110	85
Honda	Accord	9,523	93	93	86
Plymouth	Acclaim	1,577	87	102	89
Ford	Tempo	1,377	86	105	90
Buick	Skylark	1,319	86	106	91
Toyota	Camry	5,701	84	110	92
Station Wagons/Passenger Vans		**2,717**	**74**	**88**	**65**
Sports Models		**19,719**	**130**	**112**	**145**
Pontiac	Firebird	5,913	134	101	136
Chevrolet	Camaro	11,845	130	111	144
Luxury Models		**5,241**	**97**	**161**	**155**
Mercedes	190E	1,061	94	163	154

Table 1 (Cont'd)
Insurance Losses, Collision Coverages
1991 Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS			
Two-Door Models		**1,928**	**96**	**102**	**98**
Four-Door Models		**31,677**	**81**	**84**	**68**
Buick	Electra	3,228	75	78	58
Buick	LeSabre	2,239	63	104	65
Chevrolet	Caprice	15,104	90	74	67
Ford	Crown Victoria	2,764	68	100	68
Mercury	Grand Marquis	6,108	72	106	77
Station Wagons/Passenger Vans		**19,171**	**85**	**84**	**71**
Plymouth	Voyager	1,057	69	56	39
Toyota	Previa Van	7,999	89	77	69
Dodge	Caravan	1,168	56	123	69
Luxury Models		**8,720**	**83**	**124**	**103**
Cadillac	DeVille 4D	1,864	68	91	62
Lincoln	Town Car	1,174	102	142	145
Lexus	LS 400	1,098	118	159	187

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Comparison of 1990 and 1991 Model Year Overall Results

Table 2 compares the overall claim frequency, average loss payment per claim, and average loss payment per insured vehicle year for 1991 models during their initial exposure period with those of 1990 models during the same calendar period and for the corresponding period one year earlier. Because the comparisons of the initial results for 1991 models and those for 1990 models are for calendar periods that are one year apart, they could be influenced by differences not only between model years but also calendar periods. In comparisons based on results from the same calendar period, the 1990 vehicles would be an average of one year older than the 1991 vehicles, and the comparisons could be influenced by differences in the vehicle ages. For these reasons, two sets of results for he 1990 models are presented in Table 2. The initial 1990 results are based on the exposure period one year earlier than that of the second set of 1990 model results, which are based on the same exposure period as the 1991 model year results. The January 1990 through February 1991 results for 1990 models were separately adjusted to ensure that the contribution of exposure from each month was comparable to that for the 1991 models. The monthly adjustment procedure is described in detail in the *HLDI Technical Appendix*. The overall results for 1990 and 1991 models during January 1990 through February 1991 show that for 1991 models the frequency of collision claims was unchanged, the average loss payment per claim decreased by one percent, and the average loss payment per insured vehicle year decreased by one percent.

Table 2
Overall Collision Coverage Loss Experience of 1991 Models Compared to 1990 Models

Loss Category	1990 Models		1991 Models	Percentage Change
	Jan. 1989-Feb. 1990	Jan. 1990-Feb. 1991	Jan. 1990-Feb. 1991	Jan. 1990-Feb. 1991
Claim Frequency Per 100 Insured Vehicle Years	10.1	9.0	9.0	0
Average Loss Payment Per Claim	$2,252	$2,244	$2,230	-1
Average Loss Payment Per Insured Vehicle Year	$228	$202	$200	-1

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